

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTOPHER J. MATTEO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-23777

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecl@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/16/2015 and confirmed on 12/21/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		112,204.00
Less Refunds to Debtor	3,403.59	
TOTAL AMOUNT OF PLAN FUND		108,800.41

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	5,106.83	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,606.83

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE	0.00	59,384.52	0.00	59,384.52
	Acct: 9604				
	BANK OF NEW YORK MELLON - TRUSTEE	16,456.18	16,456.18	0.00	16,456.18
	Acct: 9604				
	ALLY FINANCIAL(*)	10,745.82	10,745.82	1,117.73	11,863.55
	Acct: 1791				
	LVNV FUNDING LLC	500.00	500.00	0.00	500.00
	Acct: 0291				
					88,204.25

Priority					
	MICHAEL C EISEN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER J. MATTEO	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER J. MATTEO	1,004.00	1,004.00	0.00	0.00
	Acct:				
	CHRISTOPHER J. MATTEO	2,399.59	2,399.59	0.00	0.00
	Acct:				
	M EISEN AND ASSOCIATES PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	INTERNAL REVENUE SERVICE*	3,301.78	3,301.78	0.00	3,301.78
	Acct: 7804				
	PA DEPARTMENT OF REVENUE*	747.21	747.21	0.00	747.21
	Acct: 7804				
					4,048.99

Unsecured					
	QUANTUM3 GROUP LLC AGNT - COMENI	420.79	420.79	0.00	420.79
	Acct: 7246				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 5605				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 5919				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00

15-23777

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5735				
	LVNV FUNDING LLC	3,763.13	3,763.13	0.00	3,763.13
	Acct: 0291				
	TEK COLLECT	0.00	0.00	0.00	0.00
	Acct: 9983				
	PA DEPARTMENT OF REVENUE*	124.74	124.74	0.00	124.74
	Acct: 7804				
	INTERNAL REVENUE SERVICE*	1,856.47	1,856.47	0.00	1,856.47
	Acct: 7804				
	QUANTUM3 GROUP LLC AGNT - COMENI	672.29	672.29	0.00	672.29
	Acct: 9652				
	AMERICAN WATER CO**	124.21	124.21	0.00	124.21
	Acct: 5586				
	PENN POWER/FIRST ENERGY*	978.71	978.71	0.00	978.71
	Acct: 1656				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 9029				
	ATLAS ACQUISITIONS LLC	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
					7,940.34

TOTAL PAID TO CREDITORS 100,193.58

TOTAL CLAIMED

PRIORITY	4,048.99
SECURED	27,702.00
UNSECURED	7,940.34

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER J. MATTEO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-23777

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 7

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Christopher J. Matteo
Debtor(s)

Case No. 15-23777-CMB

Chapter 13

District/off: 0315-2

User: gamr

Page 1 of 3

Date Rcvd: Dec 22, 2020

Form ID: pdf900

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:**Recip ID****Recipient Name and Address**

db	+ Christopher J. Matteo, 227 East Euclid Ave, New Castle, PA 16105-2511
cr	+ Bayview Loan Servicing, LLC, et. al., 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
14145139	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14122386	+ Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
14122388	+ RCS/CVI Loan GT Trust I, PO Box 10497, Greenville, SC 29603-0497
15211757	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14122389	+ Tek-Collect, PO Box 1269, Columbus, OH 43216-1269

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

cr	Email/PDF: rmscedi@recoverycorp.com	Dec 23 2020 02:38:53	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14173051	Email/Text: bnc@atlasacq.com	Dec 23 2020 03:49:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14132264	Email/Text: ally@ebn.phinsolutions.com	Dec 23 2020 03:48:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14122382	+ Email/Text: ally@ebn.phinsolutions.com	Dec 23 2020 03:48:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14159702	+ Email/Text: csc.bankruptcy@amwater.com	Dec 23 2020 04:24:00	American Water, P.O. Box 578, Alton, IL 62002-0578
14122383	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 23 2020 04:22:00	Brylane Home, Comenity Bank, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14122384	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 23 2020 02:47:11	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14122385	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 23 2020 04:24:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14697120	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 23 2020 04:24:00	Ditech Financial LLC, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14130188	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 23 2020 03:49:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14152811	Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2020 02:39:00	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10675, Greenville, SC 29603-0675
14122387	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 23 2020 04:23:00	Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
14171969	+ Email/Text: bankruptcy@firstenergycorp.com		

District/off: 0315-2

Date Rcvd: Dec 22, 2020

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Page 2 of 3

Total Noticed: 23

14129999	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2020 04:23:00	Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14140715	Email/Text: bnc-quantum@quantum3group.com	Dec 23 2020 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14123035	Email/PDF: rmscidi@recoverycorp.com	Dec 23 2020 02:47:39	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
			Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		THE BANK OF NEW YORK MELLON TRUST COMPANY, ET AL.
cr		The Bank of New York Mellon
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:; Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
cr	*+	Ditech Financial LLC, PO BOX 6154, RAPID CITY, SD 57709-6154
cr	*	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
14130183	*+	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
14130184	*+	Brylane Home, Comenity Bank, Customer Service, PO Box 182125, Columbus, OH 43218-2125
14130185	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14130186	*+	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14130187	*+	Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
14130189	*+	Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
14130190	*+	RCS/CVI Loan GT Trust I, PO Box 10497, Greenville, SC 29603-0497
14130191	*+	Tek-Collect, PO Box 1269, Columbus, OH 43216-1269

TOTAL: 3 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY ET AL... bnicholas@kmllawgroup.com
Joshua I. Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY ET AL... jgoldman@kmllawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

District/off: 0315-2

User: gamr

Page 3 of 3

Date Recd: Dec 22, 2020

Form ID: pdf900

Total Noticed: 23

Kevin Scott Frankel

on behalf of Creditor Bayview Loan Servicing LLC, et. al. pabk@logs.com

Michael C. Eisen

on behalf of Debtor Christopher J. Matteo attorneyeisen@yahoo.com aarin96@hotmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnenour

cmevf@chapter13trusteewdpa.com

TOTAL: 6